

# 2012-2013 ANNUAL ACTION PLAN

## Greenville, South Carolina

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# 2012-2013 ANNUAL ACTION PLAN

## CITY OF GREENVILLE, SC

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## CITY OF GREENVILLE, SC

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#### EXECUTIVE SUMMARY

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The City of Greenville's Community Development Division coordinates the planning and administration of Community Development Block Grant (CDBG), HOME Investment Partnership Funds and Housing Opportunities for Persons with AIDS (HOPWA). As an entitlement community and a participating jurisdiction, the City of Greenville provides structure and shapes programmatic services for low-to-moderate income households. In order to meet local capacity, the Community Development Division partners with nonprofits, Community Housing Development Organizations (CHDOs), Community-Based Development Organizations (CBDOs), Community Development Corporations (CDC), City departments, contractors, and charities. Community Development connects employment, housing, education, and training into a network of resources to redevelop and revitalize Greenville's lower income neighborhoods.

The City of Greenville's 2012 budget allocation is \$820,878 in CDBG funds, \$230,111 in HOME program funds and \$297,217 in HOPWA funding. The City's CDBG funds will be used to rehabilitate approximately 23 owner occupied homes rehabilitation projects, provide assistance to many service provider programs, and support the development of affordable and workforce housing through property acquisition and demolition of vacant and dilapidated structures in the special emphasis neighborhoods. The service provider programs include: the Grant Assistance Partnership; after school tutorial programs; comprehensive housing counseling; comprehensive jobs training; and the Human Relations Commission's fair housing program.

This year, the City will utilize HOME funds to support the development of 4 rental units in partnership with our housing development partners, Genesis Homes, who will utilize other sources of funding to leverage the City's investment. HOME funds will also be used to complete two ongoing developments including Homes of Hope's Kingsview Pointe and Gower Park.

HOPWA funding will be used to provide case management and short term rent, mortgage and utility assistance (STRMU) to persons living with HIV/AIDS in Greenville, Pickens and Laurens counties. Our service providers include AID Upstate and Upper Savannah Care Services.





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## CITIZEN PARTICIPATION AND CONSULTATION

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The City's community development goals and objectives for the 2010-2015 program years were developed with the public as part of the Consolidated Plan planning process. Two public workshops and a roundtable for partner agencies and service providers were held to introduce the Consolidated Plan and briefly described the types and amount of funds that would be affected by this process. Information was then gathered to discover the needs within our special emphasis neighborhoods and the current strengths and challenges the audiences observed. This information was then used to establish the 2010-2015 goals and objectives as well as set benchmarks for many of these goals.



On an annual basis, The Community Development Advisory Committee (CDAC) assists the Community Development Staff in providing recommendations for the use of CDBG and HOME funds. These budget recommendations are presented to the City Council for adoption. The schedule used by the Community Development Advisory Committee is included in the appendix.

Additionally, the City conducts a public hearing for the Annual Action Plan. The notice for the public hearing was advertised in the local newspaper – Greenville News. This year's public hearing for the 2012-2013 Annual Action plan was held on Tuesday, May 29<sup>th</sup>, 2012 at 6:00 p.m. in the first floor conference room of City Hall at 206 South Main Street, Greenville, SC. The appendix is included in the appendix.

Further, City Council adopts the Annual Action Plan by Ordinance which requires two readings during City Council meetings. Community Development staff presented the proposed budget to City Council in a public Work Session on May 14, 2012. City Council will review the Annual Action Plan during two readings scheduled for May 29, 2012 and June 11, 2012.

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## COMMUNITY DEVELOPMENT GOALS AND OBJECTIVES

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The Consolidated Plan evaluated the available resources, institutional structure, government coordination, public housing, housing for special needs populations, and shelter and housing for the homeless populations. Furthermore, the plan evaluated the growing support for sustainability, the themes established in the Comprehensive Plan, and the needs and concerns established throughout the public participation process. Through this evaluation, a set of goals and strategies was created to guide the use of community development funds throughout the 2010-2015 program years.

### *GOALS AND OBJECTIVES*

The goals, objectives, strategies, and benchmarks for the allocation and implementation of Community Development projects are based on three major goals, to provide:

- decent, safe, and affordable housing;
- a suitable living environment; and
- expanded economic opportunities.

#### ***GOAL ONE: TO EXPAND OPPORTUNITIES FOR DECENT, SAFE, AND AFFORDABLE HOUSING.***

##### ***Objective 1: Provide rehabilitation assistance for owner occupied housing.***

###### **Strategies:**

- ❖ Continue to support the City's Community Improvement Program, Emergency Rehabilitation, and Paint the Town Programs.
- ❖ Continue current partnerships with World Changers, Diligent Hands...Gracious Hearts, First Baptist Church's Operation In As Much, and SHARE.
- ❖ Work closely with contractors and nonprofit housing producers to further rehabilitation objectives.
- ❖ Fully utilize community development non-profit partnerships to apply for grants and other funds to increase rehabilitation projects.
- ❖ Mitigate lead-based paint when necessary.

**2012-13 Benchmark:** *Rehabilitate at least 23 owner-occupied homes through the City's rehabilitation programs and in partnership with World Changers, Diligent Hands...Gracious Hearts, Operation In As Much, and SHARE.*



***Objective 2: Provide rehabilitation assistance for rental housing.***

**Strategies:**

- ❖ Assess the Rental Rehab program guidelines and make program revisions to meet current market needs.
- ❖ Market the City's Rental Rehabilitation Program to major rental property owners and the Apartment and Corporate Relocation Services and through all media outlets.
- ❖ Work with landlords, the City's Building Division, and property owners to bring property up to code.
- ❖ Advocate for stronger code enforcement in accordance with the International Property Maintenance Code.
- ❖ Mitigate lead-based paint when necessary.

*2012-13 Benchmark:* *Work through the Greenville Housing Fund to market loan programs to owners of affordable rental housing.*

***Objective 3: Acquire property and substandard housing for revitalization.***

**Strategies:**

- ❖ Utilize neighborhood master plans to identify properties for acquisition.
- ❖ Acquire property when necessary to maximize revitalization impact.
- ❖ Work with the City's Legal department to clear up titles to assist in acquisition.
- ❖ In cases where property is occupied, work with occupant to reach an appropriate relocation agreement.
- ❖ Develop a disposition policy that streamlines redevelopment process and provides developer access to available properties.
- ❖ Work through the acquisition process to demolish dilapidated housing.
- ❖ Where possible, utilize other funding to rehabilitate dilapidated properties and sell to owner occupants.

*2012-13 Benchmark:* *Community Development will seek to acquire 5 properties and continue to support relocation expenses.*

***Objective 4: Produce affordable and workforce rental and homeownership units.***

**Strategies:**

- ❖ Fully utilize S.C. State Housing Finance and Development Authority's programs as well as HOME and CDBG resources to leverage local resources and increase capacity.
- ❖ Encourage the City's CHDOs and other partner developers to access foundation, Housing Trust Fund, and other state and federal funds to construct units.
- ❖ Provide technical assistance to both non- and for-profit developers and builders and foster partnerships and collaborations.
- ❖ Increase homeownership opportunities.

- ❖ Provide second mortgage, down payment assistance, and closing costs for low-income and first time homebuyers.
- ❖ Market affordable housing developments through brochures; presentations to City employees, neighborhood associations, and other persons; and utilizing the City's television channel and website.
- ❖ Continue to support KEY, the City's Comprehensive Housing Program.

*2012-13 Benchmark: Community Development proposes to develop 4 new affordable rental units through its housing partnerships during the next fiscal year. Homes of Hope will also complete Kingsview Pointe and Gower Park.*

*2012-13 Benchmark: Continue to support the KEY Program, a comprehensive housing counseling program in partnership with the Greenville County Human Relations Commission. The program will serve approximately 67 people over the next year.*

***Objective 5: Promote energy-efficiency and sustainable building practices in rehabilitations and new construction.***

**Strategies:**

- ❖ Require Energy Star appliances for rehabs and new construction.
- ❖ Utilize water efficient fixtures to conserve water.
- ❖ Encourage green building practices, including the use of sustainable materials.
- ❖ Ensure that homes are properly insulated and sealed to prevent drafts and heating/cooling losses.
- ❖ Work with Upstate Forever, Furman University, EPA, and other organizations to explore opportunities for making homes more energy efficient.

*2012-13 Benchmark: In coordination with Upstate Forever, Furman University and AmeriCorps volunteers, seek to make 5 units more energy-efficient.*

***Objective 6: Assist in the creation of special needs housing.***

**Strategies:**

- ❖ Pursue special needs funding to adequately accommodate the population's needs while funding current services offered.
- ❖ Complete modifications to existing units to make them handicap accessible.
- ❖ Provide technical assistance to non- and for-profit developers and builders.
- ❖ Facilitate creative non- and for-profit collaboratives.
- ❖ Develop partnerships with organizations serving persons with special needs.
- ❖ Identify special needs scattered housing sites for seniors, disabled persons, and persons living with HIV/AIDS.
- ❖ Advocate and support incentives for special needs housing as part of a larger development.

### **Objective 7: End chronic homelessness**

#### **Strategies:**

- ❖ Establish a seamless, integrated housing and service delivery system to prevent homelessness.
- ❖ Ensure all Greenville County homeless residents have access to supportive services needed to achieve self-sufficiency.
- ❖ Establish a strong continuum of affordable housing options.
- ❖ Develop a comprehensive and on-going data collection and analysis system.
- ❖ Access various funding strategies to end homelessness.

2012-13 Benchmark: *The City will continue to be represented on the Upstate Homeless Coalition and the Task Force to End Chronic Homelessness. We will work with both groups to identify project/programs to end homelessness in Greenville.*

### **Objective 8: Engage in planning, education activities, and advocacy.**

#### **Strategies:**

- ❖ Continue to pursue the creation of Master Plans and/or Design Guidelines for the City's special emphasis neighborhoods.
- ❖ Ensure proper maintenance of housing through education programs for homeowners, renters, and landlords.
- ❖ Advocate for affordable housing and reduce NIMBY (not in my back yard) sentiments by educating the public on the housing needs within the City.
- ❖ Pursue the creation of an Affordable Housing Strategy for the City.
- ❖ Advocate and support creative zoning that allows density bonus.
- ❖ Work with City Council to establish a housing policy that includes incentives for affordable housing and provides guidance to meet the needs of the City's homeless and special needs populations.

2012-13 Benchmark: *Utilizing Community Challenge grant funding, the City will complete a Citywide Housing Strategy.*

**GOAL TWO: TO CREATE A SUITABLE LIVING ENVIRONMENT FOR GREENVILLE'S LOW-TO-MODERATE INCOME CITIZENS**

***Objective 1: Address neighborhood infrastructure needs.***

**Strategies:**

- ❖ Coordinate with Public Works, Engineering and Traffic Engineering to replace and repair streets, sewer and water lines, and sidewalks.
- ❖ Work with Environmental Engineers to ensure stormwater infrastructure is in place to prevent flooding and runoff into local waterways.
- ❖ Continue to apply for C-funds from the County, and use sewer rehabilitation funds and CIP (Capital Improvement Program) funds for infrastructure work.
- ❖ Work with Public Works and Parks and Recreation department to complete streetscape improvements in the special emphasis neighborhoods.

*2012-13 Benchmark: Approximately \$132,000 in Capital Improvement Program funding will be expended on infrastructure in the Greenline-Spartanburg neighborhood.*

***Objective 2: Support safety and crime prevention within neighborhoods.***

**Strategies:**

- ❖ Continue to coordinate with the Police Department to address crime in the special emphasis neighborhoods.
- ❖ Facilitate cooperation between the Police Department and residents that will bring about the formation of block watch groups and citizen policing of neighborhood activities.
- ❖ Support use of Crime Prevention Through Environmental Design (CPTED) principles in the design of new residential units, parks, playgrounds, and athletic fields.
- ❖ Continue to redevelop or demolish vacant properties that can be used for criminal activities.

*2012-13 Benchmark: Continue to work with Legal Department, Police Department and Building Codes Division to monitor police reported crime in special emphasis neighborhoods and identify areas for more intense focus.*

***Objective 3: Support code enforcement and demolition of blighted properties.***

**Strategies:**

- ❖ Demolish dilapidated and unsafe property that fails to meet adequate building codes.
- ❖ Continue to work with Building and Codes department to assist in their review and enforcement of building codes within the special emphasis neighborhoods.

- ❖ Seek to educate property owners on the requirements for building upkeep and maintenance.
- ❖ Offer City rehabilitation programs as incentive for maintaining properties.

*2012-13 Benchmark:* *Community Development will continue to work with the Building Codes division as support in demolishing approximately 12 vacant and blighted properties in the special emphasis neighborhoods.*

***Objective 4: Support the After School Tutorial Initiative.***

**Strategies:**

- ❖ Continue to nurture local partnerships to further enhance the academic performance of students through various youth services grants.
- ❖ Monitor for quality delivery of services through outcome-based funding.

*2012-13 Benchmark:* *An estimated 135 children will be served each year.*

***Objective 5: Continue to support and advocate for Fair Housing.***

**Strategies:**

- ❖ Work with the Greenville County Human Relations Commission and Greenville County Redevelopment Authority to update the 2005 Analysis of Impediments to Fair and Affordable Housing and create fair housing strategies.
- ❖ Develop Fair Housing education program to provide info on the Fair Housing Act.

*2012-13 Benchmark:* *The Community Development division will contract with the Human Relations Commission to monitor and advocate for fair housing activities. 180 persons will receive assistance from the Human Relations Commission each year.*

***Objective 6: Develop and enhance recreational opportunities.***

**Strategies:**

- ❖ Support community centers and ensure they play an active role within the special emphasis neighborhoods.
- ❖ Encourage the expansion of programs to include activities for teens.
- ❖ Work with Parks and Recreation department to implement recommendations described in the AYCE (Authentic Youth Civic Engagement) initiative.
- ❖ Maintain the City's parks and existing recreational facilities located in the City's special emphasis neighborhoods.
- ❖ Create passive parks and green spaces according to neighborhood master plans.
- ❖ Utilize City properties for parks, playgrounds, or green space while long-term redevelopment strategies are developed.

*2012-13 Benchmark:* *Utilizing Community Challenge grant funding, the City will complete a Plan for a Community Park.*

**GOAL THREE: TO EXPAND ECONOMIC DEVELOPMENT OPPORTUNITIES AND IMPROVE ACCESS TO EMPLOYMENT**

**Objective 1: Provide employment training and job readiness programs.**

**Strategies:**

- ❖ Continue to work with SHARE's LADDER program to provide opportunities for job training and placement.
- ❖ Support expansion of job training to provide long-term specialized training for residents with a criminal record, who may have difficulties finding jobs through current program.
- ❖ Promote Section 3 Program in an effort to encourage contractors to hire residents from our special emphasis neighborhoods.
- ❖ Work with the Greenville County Redevelopment Authority and the Greenville Housing Authority to create a County-wide Section 3 plan for residents and businesses.

*2012-13 Benchmark: Approximately 30 individuals per year will be served under the LADDER Program. Continued recruitment efforts are being made particularly in special emphasis neighborhoods.*

**Objective 2: Provide employment through the creation and retention of businesses.**

**Strategies:**

- ❖ Encourage the creation of start-up locations for local entrepreneurship and small businesses.
- ❖ Support neighborhood commercial development in corridors near the special emphasis neighborhoods.
- ❖ Extend existing Economic Development Initiatives (e.g., Business License Abatement and Facade Improvement Programs) to corridors near the special emphasis neighborhoods.
- ❖ Support neighborhood commercial and avoid conflicts with commercial development by working with City Planning and Zoning to rezone some corridors near special emphasis neighborhoods as RDV.

*2012-13 Benchmark: Provide assistance to approximately three small businesses and create /retain three (3) jobs through the Greenville Housing Fund's Microloan Program.*

**Objective 3: Ensure residents have transportation options**

**Strategies:**

- ❖ Advocate for adequate bus service for low and moderate income residents and lend support to Greenville Transit Authority.



- ❖ Ensure there are adequate bus stops and shelters within the special emphasis neighborhoods.
- ❖ Support efforts for paratransit or transportation on-demand for elderly and special needs populations.
- ❖ Increase sidewalks and bike lanes throughout the community to provide alternative transportation options and create connections between different transportation modes.
- ❖ Sustain transit system by encouraging compact and infill development.

*2012-13 Benchmark: Utilize TIGER II grant funds to complete a Bus Rapid Transit and Transit Oriented Development Plan that will have a focus on connecting areas near to the special emphasis neighborhoods to employment centers.*

#### ***Objective 4: Support healthy communities.***

##### **Strategies:**

- ❖ Encourage community gardens that allow residents to grow fresh produce.
- ❖ Support local farmer's markets as they provide a source for healthy fruits and vegetables to the community
- ❖ Encourage walking and bicycling by creating complete streets with sidewalks and bicycle lanes.
- ❖ Encourage mixed use development that will create economic opportunities and destinations for nearby residents.

*2012-13 Benchmark: 1)The Community Challenge/ TIGER II grant project will create a Livability Educator position, who will seek to educate elementary school students, after school students, and the community at large on ways to become a healthier community. 2)Work with two Special Emphasis Neighborhoods to create community gardens.*

#### ***Objective 5: Support for neighborhood residents.***

##### **Strategies:**

- ❖ Support mentoring activities for area youth and young adults.
- ❖ Support drug and alcohol treatment for the community.
- ❖ Support child care and/or babysitting programs for area residents.
- ❖ Continue to support the United Way VITA program to encourage eligible citizens to file tax returns and receive the Earned Income Tax Credit and Child Care Tax Credit.
- ❖ Coordinate with Greenville Dreams to continue to develop the capacity of neighborhood associations and neighborhood leadership.
- ❖ Continue to support the Grant Assistance Program (GAP) to allow neighborhood associations to apply for small grants to implement revitalization projects.

2012-13 Benchmark: Community Development will allocate \$15,000 for the Grant Assistance Program(GAP) during the 2012- 2013 program year. The GAP program is a joint effort with the United Way of Greenville County and the Greenville County Redevelopment Authority to provide small grants, up to \$2,500, to neighborhood associations to undertake neighborhood revitalization activities. Funding provided by the City will be used to support Special Emphasis Neighborhoods in the City.

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## RESOURCES - SOURCES OF FUNDS

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### ***FEDERAL PROGRAMS***

HUD's Community Development Block Grant (CDBG) offers a wide range of activities for neighborhood revitalization projects. Activities include public facilities, housing, and economic development initiatives. The City sets its own programs and funding priorities as it relates to the three goals: living environment, economic development, and housing. Eligible activities must meet one or more of the three national objectives: prevention or elimination of slum or blight, benefit to low-to-moderate income persons, and for meeting an urgent need.

The HOME Program targets housing activities which result in the expansion of affordable housing, both rental and homeownership units, for very low, low and moderate income persons. Funds also help to promote the expansion and strengthen partnerships that provide financial and technical assistance. Typically, funds are distributed in the form of loans and grants.

HOPWA funding provides housing assistance and related supportive services. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

The proposed Community Development budget is shown in the next section and is described in detail in the appendix.

### ***STATE PROGRAMS***

There are a number of state resources available to assist lower income neighborhoods. The South Carolina State Housing Finance and Development Authority's housing programs complement the City's neighborhood revitalization initiatives. The Housing Authority affords low income families and households with affordable housing options through its programs which include: the administration of HOME funds, Low Income Housing Tax Credits, Housing Trust Fund, SC Mortgage HELP and a number of other homeowner and rental programs. Community Development has been successful in working with the lending community to increase the number of affordable housing units. Leveraging private dollars helps free up program dollars that further the Community Development Division's goals.

## ***COMMUNITY CHALLENGE / TIGER II GRANT***

The City applied for and received \$1.8 million in grant funding to support a 3-year planning effort to make connections between affordable housing, transportation options, and economic development opportunities in Greenville with a focus on the west side. The City's proposal was one of 42 chosen to receive funds from 583 eligible applications and one of only 14 to receive joint funding from both HUD and DOT. The City of Greenville will combine \$1.8 million in funding from the Community Challenge/Tiger II Planning Grants program with over \$1 million in additional local and federal investments to develop a unified and comprehensive plan for Greenville's west side, entitled **Connections for Sustainability: Linking Greenville's Neighborhoods to Jobs and Open Space**.

Utilizing a bottom-up approach that emphasizes significant and meaningful public involvement and input, this planning effort will work to deliver all the benefits of a livable community—multi-modal access, affordable housing, and increased green space—to low-income residents most in need of those benefits. The City will utilize a multidisciplinary planning approach and significant public involvement to thoroughly examine and address how a multitude of factors, not just one, can impact and contribute to livability. Engaging the public in every step of the planning process will ensure that the planning process takes on a bottom-up approach where the residents most directly affected have ample opportunity to help shape the future of their neighborhoods.

The focus areas for this comprehensive planning effort are: transportation; housing; parks and open space; economic development; and policy and implementation. Expected outcomes include:

- a strategic framework for amending the City's current building and zoning codes to make them more supportive of Transit Oriented Development (TOD) and to allow for the reuse of vacant properties as TOD sites;
- a citywide housing strategy to be incorporated into the overall planning efforts for the west side;
- a plan for a potential Bus Rapid Transit route highlighting possible TOD locations with a focus on a site in west Greenville;
- environmental assessments to review and clean up any environmental uncertainties in the area;
- a livability studio featuring class and meeting space;
- a children's livability curriculum, featuring a "roving teacher" program, and;
- an implementation plan for a community park.

### ***PRIVATE AND NON-FEDERAL SOURCES***

Private and non-federal sources will also be used to address the needs identified in the Annual Action Plan during the 2012-2013 program year. The local lending institutions are excited about our master plans to revitalize the neighborhoods. They have been and are assisting Community Development with providing residents with lending products to achieve first-time homeownership.

Private developers and representatives from the real estate community have been very eager to partner with the City to develop housing in our Special Emphasis Neighborhoods. Private developers and other entities will play a significant role in the completion of the projects.

Additional private and non-federal funds which help meet identified community needs are generated by our public service sub-recipients. All sub-recipients are required to leverage funding from other sources of financial support to maximize the effectiveness of our participation. Most of these leveraged funds come from private donations, United Way, The South Carolina State Emergency Shelter Grant Program, fund-raising activities, and foundations.

Funds also come from the local partners: SHARE, The Greenville County Human Relations Commission, and the City through general obligation bonds, general funds and street/sewer funds.

Community Development Division Budget (2012-2013)

**CDBG Proposed Budget:**

**CDBG Allocation: \$820,878 + Program Income from 2011: \$5,966 = \$826,844**

Proposed Activity	Description	Funding Amount
Administration	Funds will be used for the Funds used for the operating/payroll expenses of administering the City's CDBG, HOME and HOPWA grants for the program year (20% of allocation).	164,175
Housing Assistance Administration	Funds used for operating/payroll expenses of the Community Development Division to administer rehabilitation, facility and housing unit construction programs for the program year.	253,219
City-Wide Owner-Occupied Housing Rehabilitation	Funds for rehabilitation of home ownership units in the CD-served neighborhoods. Facilitated by City and through partnerships with local faith-based organizations and non-profits. Approx. 23 units will be rehabilitated. Funding from HOME program will also be used to accomplish this goal.	38,575
Grant Assistance Partnership (GAP)	Funds will be used to provide small grants, up to \$2,500, to neighborhood associations to undertake revitalization activities.	15,000
City-Wide Demolition	Funds for demolition of vacant and dilapidated substandard buildings throughout the CD-served neighborhoods. Approx. 12 units to be demolished.	60,000
City-Wide Property Acquisition	Funds to complete acquisition of properties in the Green Avenue neighborhood. Approximately 5 properties will be acquired (funding from Fund 118 will also be used to accomplish this goal).	115,875
Project Care	Funds will be used to repair interior water damage caused by faulty roofing installation at Stephen's House, 200 W. Earle Street.	12,000
Homes of Hope	Funds will be used to make repairs to the sanitary sewer line that serves the Gower Place development on Gower Street in the W. Greenville neighborhood.	20,000
Microloan Program	Funds will be used to provide small loans to assist start-up businesses and expand existing business in the City's Special Emphasis Neighborhoods. The loan fund will be managed by the Greenville Housing Fund. Three (3) jobs will be created.	25,000
After School Tutorial	City's Community Centers Bureau to continue implementation of the City's After School Tutorial program in the West Greenville, Nicholtown and Greenline/Spartanburg Special Emphasis neighborhoods which serves approx. 135 children annually. Students will also be served at the Bobby Pearse Community Center.	29,000
Comprehensive Housing Counseling Program (KEY)	Funds used to reimburse the Greenville Co. Human Relations Commission's implementation of the City's Home Ownership program which prepares City residents for home ownership. Approx. 67 people will be served	25,000
Comprehensive Job Training Program (LADDER)	Funds used to reimburse SHARE's implementation of the City's Jobs Training/Improvement and Placement program. The program assists low-income City residents to realize their goals for housing-wage employment. Approx. 30 people will be served	59,000
Fair Housing Counseling	Funds used to reimburse the Greenville Co. Human Relations Commission's implementation of the HUD-mandated Fair Housing Counseling program for City of Greenville residents. Approx. 180 people will be served	10,000
<b>Total</b>		<b>826,844</b>



**HOME Investment Partnership:****HOME Allocation: \$230,111 + Program Income from 2011: \$9,277 = \$239,388**

Proposed Activity	Description	Funding Amount
Administration	Funds used for the operating/payroll expenses in administering the City's HOME grant activities. (10% of allocation)	23,011
Genesis Homes	Funds for the construction of affordable rentals: 1 on Baxter Street and 3 on Spartanburg Street in the Greenline-Spartanburg neighborhood - 4 rental units will be constructed	63,000
Homes of Hope Kingsview Pointe Relocation	Funds for the final year of relocation commitment to families moved from the former Queens Court complex to new homes.	21,000
Owner-Occupied Repair	Funds for rehabilitation of home ownership units in the CD-served neighborhoods. Facilitated by City and through partnerships with local faith-based organizations and non-profits. Funding from CDBG Program will also be used to accomplish this goal. Approx. 23 units will be rehabilitated.	132,377
Total		239,388

**HOPWA Funding (Housing Opportunities for Persons Living with AIDS)****HOPWA Allocation: \$297,217**

Proposed Activity	Description	Funding Amount
Administration	Funds used for the operating/payroll expenses in administering the City's HOPWA grant activities. (3% of allocation)	8,917
AID Upstate	Funds will be used to provide emergency financial assistance, rent, utilities, mortgage, prescriptions, transportation, and mental health counseling to persons living with HIV/AIDS in Greenville and Pickens counties.	257,213
Upper Savannah Care Services	Funds will be used to provide emergency financial assistance, rent, utilities, mortgage, prescriptions, transportation, and mental health counseling to persons living with HIV/AIDS in Laurens county. Approximately 66 persons will be served.	31,087
Total		297,217

**Fund 118 Program Income****Fund 118: 9,500**

Proposed Activity	Description	Funding Amount
City-Wide Property Acquisition	Funds to complete acquisition of properties in the Green Avenue neighborhood. Approximately 5 properties will be acquired (funding from CDBG program will also be used to accomplish this goal.	9,500
Total		9,500

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## **GEOGRAPHIC DISTRIBUTION**

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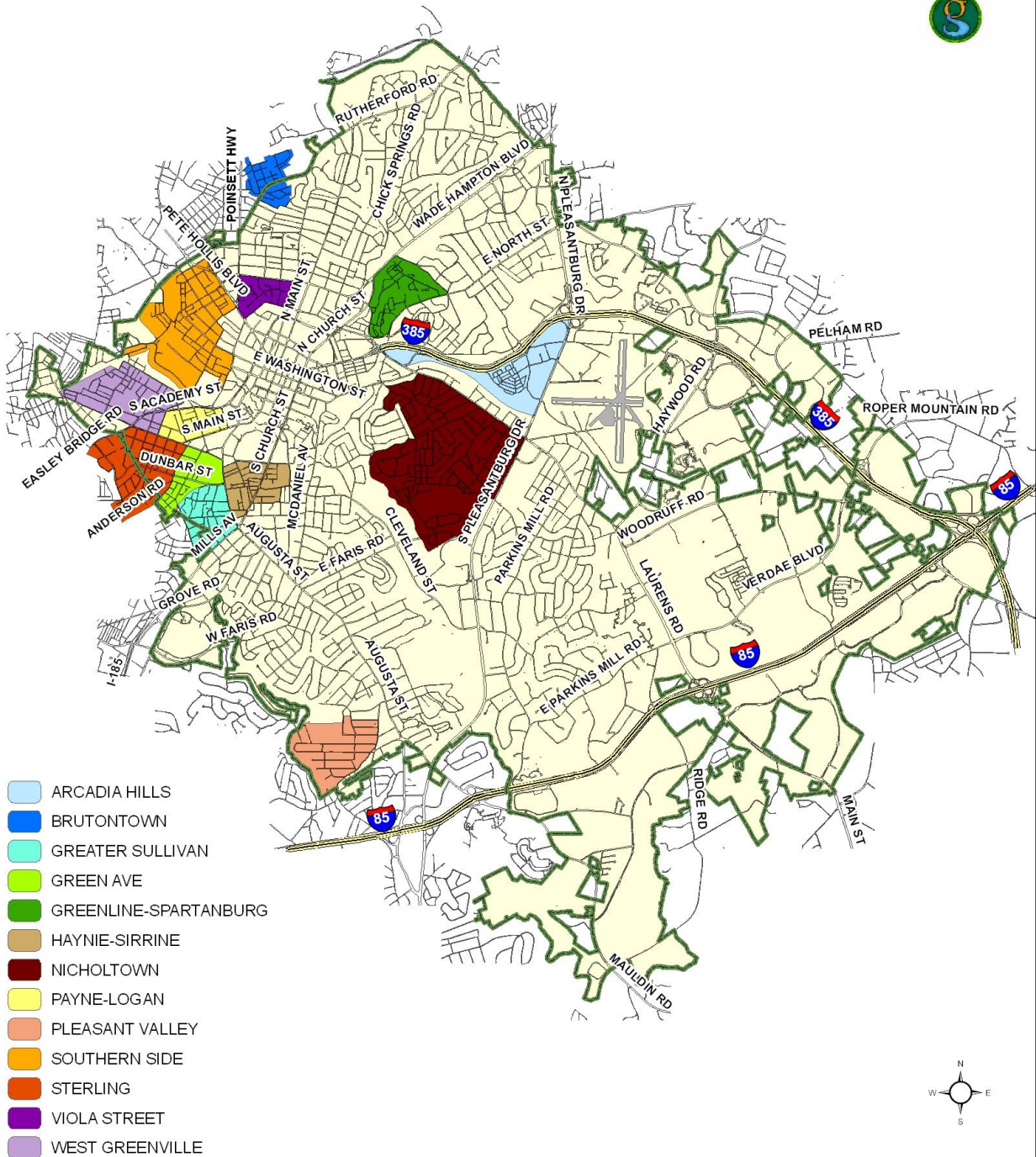
The City of Greenville's Community Development Division offers services to approximately 13 Special Emphasis Neighborhoods. The participating neighborhoods include Green Avenue, Greater Sullivan, Sterling, Southernside, West Greenville, Greenline-Spartanburg, Nicholtown, Viola, Haynie-Sirriner, Payne-Logan (West End), Arcadia Hills, Brutontown, and Pleasant Valley. Special Emphasis Neighborhoods are neighborhoods designated by the Community Development Division based on Census data or other socio-economic indicators. Two of the neighborhoods, (Green Avenue and Viola Street) were designated as Neighborhood Revitalization Strategy Areas in September 1996 by the U. S. Department of Housing and Urban Development. The Community Development Division's programs and services are made available to these areas to promote revitalization and redevelopment. The revitalization of the Viola Neighborhood was completed in 2008. The Special Emphasis Neighborhood Map illustrates the location of these areas.

The majority of the residents in our Special Emphasis neighborhoods are low and moderate income families. Furthermore, the housing stock and infrastructure in the neighborhoods is aged, antiquated, deteriorated and substandard. The CDBG and HOME funds assist in the improvement of the neighborhoods and leveraged with other funds to improve roads, sidewalks, curbs, utility systems and housing units. The funds assist the developers create modernized rehabilitated or new construction of affordable rental and homeownership units in our neighborhoods.

According to the 2010 Census data, the population in the Special Emphasis Neighborhoods is predominately African American, whereas the City itself is 64 percent white. The median household income for the City is \$33,187 compared to less than \$23,000 for the special emphasis neighborhoods. The unemployment rate is 8.7% for the City, but varies from 9% to 41% within the different special emphasis neighborhoods. The neighborhoods currently suffer from aged and antiquated housing stock. Approximately 13% of the housing units in the City are vacant, with the majority of those located in the special emphasis neighborhoods. Renters outnumber homeowners; over half of the homes are renter-occupied and only one quarter is actually owned by residents of the community. Community Development's goal is to revitalize the neighborhoods, create and support an appropriate mix of rental and homeownership options. This is realized by developing more affordable housing units through our housing partners to encourage homeownership and rental opportunities. Furthermore, the City's rehabilitation programs assist current homeowners, particularly with limited or fixed income rehabilitate and upgrade their homes, thereby preventing any potential or future blight in the community.

# Special Emphasis Neighborhoods

City of Greenville, South Carolina



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# 2012-2013 ANNUAL ACTION PLAN

## CITY OF GREENVILLE, SC

### HOUSING

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#### ANNUAL AFFORDABLE HOUSING GOALS

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The City's housing objectives are to assist with the rehabilitation of owner occupied units, utilizing both the City's rehabilitation and our housing partner's programs. Our objectives also include the development of new affordable and market rate homeownership and rental units through housing partners and with the utilization of State Housing Finance and Development Authority programs, HOME and CDBG resources to leverage local match and increase capacity. These objectives will be achieved by fostering partnerships with private developers and encouraging the City's CHDOs, Community Development Corporations (CDC) and other developers to access foundation, Housing Trust Funds and other state and federal funds to construct units.

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#### PUBLIC HOUSING - GREENVILLE HOUSING AUTHORITY

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The Housing Authority of the City of Greenville (GHA) provides affordable housing to the City and County of Greenville's neediest low income families and adults. Their mission is "to build communities by providing affordable housing, housing choice, and economic development opportunity in a quality living environment." The dual jurisdiction agency continues to work to enhance the quality of life of its residents. Initiatives like the Resident Advisory Board and Family Self-Sufficiency Program empower residents and improve the quality of life.

Through the support and nurturing of the Resident Advisory Board, residents are a part of the planning and implementation process. Their ideas and input have helped to shape resident/management housing policies and identify and address public housing needs and concerns. The Family Self-Sufficiency Program is a collaboration of local efforts to assist individuals to work toward home ownership and Temporary Assistance for Needy Families (TANF). Families have an opportunity to own a home and obtain employment skills to better compete in the labor market.

## **RELATIONSHIP BETWEEN THE CITY OF GREENVILLE AND THE GREENVILLE HOUSING AUTHORITY**

The quasi-governmental authority is governed by its board of commissioners which are all appointed by the City. The City of Greenville and GHA enjoy a close relationship with similar goals. Our relationship fosters information sharing, collaboration, and consultation. When it comes to contracting or applying for a permit, GHA is held to the same standards as any other applicant. Hiring for the City and GHA staff is done independently. Community Development and the GHA partnered to develop a master plan for the Nicholtown Neighborhood which includes Jesse Jackson Townhomes, now known as the Heritage community.

Community Development currently conducts the Housing Authority's Environmental Reviews as sites are identified. The Environmental Review is a federal mandate for proposed projects. It protects families and households from potential environmental risks.

The City is also providing guidance and consultation with the Housing Authority to address the need for replacement housing for the Scott Towers Apartments. Scott Towers was built in the 1970's and provides 197 one bedroom units for senior and disabled persons. Over the years, the building has become obsolete and no longer meets the needs of its senior and disabled residents. The Housing Authority submitted a demolition application to HUD on October 25, 2011 and is awaiting approval. Approval of the demolition request triggers the release of Housing Choice Vouchers for Scott Towers residents which will ensure long-term housing assistance. Residents are also being provided counseling services to locate a new home. Relocation of residents is expected to be completed in early 2013.

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## **HOMELESS AND SPECIAL NEEDS**

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The City will continue to work closely with the Upstate Homeless Coalition and other agencies affiliated with providing assistance to the homeless population. The City will also work to implement the recommendations identified in the Plan to End Homeless by developing residential units in our Special Emphasis neighborhoods and collaborating with existing entities to create more affordable housing for the homeless population.

In addition, the City will investigate and access all types of funding streams and resources to end homelessness. Further, we will continue to partner with Greenville County Redevelopment Authority and other agencies to assess affordable housing needs and supportive service needs for homeless individuals and families.

## **THE UPSTATE HOMELESS COALITION OF SOUTH CAROLINA**

The Upstate Homeless Coalition's mission is to promote advocacy and awareness in addition to developing strategies at the local, regional, and state levels to effectively address homelessness. The United Way funded agency coordinates the region's homeless programs and services. Representatives from the following counties classified into chapters make up the region: Anderson, Oconee, and Pickens (Tri County Chapter); Greenville and Laurens (Greenville/Laurens Chapter); Cherokee, Union, and Spartanburg (C-U-S Chapter); and Greenwood, Abbeville, McCormick, Edgefield, and Saluda (G.A.M.E.S. Chapter). In an effort to reduce homelessness and provide a variety of community-based programs and services, each chapter meets monthly to discuss new funding sources, opportunities, and service delivery. This serves as the basis of the Continuum of Care.

The Upstate Homeless Coalition applies for and receives an allocation of Supportive Housing Program funds as a part of the Continuum of Care. These funds are used to support SHP helps develop housing and related supportive services for people moving from homelessness to independent living. Program funds help homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives.

## **NON-HOMELESS SPECIAL NEEDS HOUSING**

The City will continue to pursue funding that will support and assist organizations that provide housing opportunities and supportive services to special needs population and people living with HIV/AIDS.

### ***PERSONS DIAGNOSED WITH HIV/AIDS***

With the 2012-2013 fiscal year, the City will administer \$297,217 in Housing Opportunities for People with AIDS Program (HOPWA) funding for the 3-county service area including Greenville, Laurens and Pickens counties. In years past, the SC Department of Health and Environmental Control has administered these funds. HOPWA dollars supply short-term emergency housing assistance. Other services such as drug, nutritional and primary care assistance are supported through Ryan White Funds. The National nonprofit organization actively advocates and promotes awareness for persons living with HIV/AIDS. Local needs and supportive services are met through consultation and interagency cooperation. Service delivery includes emergency financial assistance, rent, utilities, mortgage, prescriptions, transportation, and mental health. Programmatic stipulations place time constraints on



length of service. For HOPWA short-term emergency housing assistance, each client can access services up to 21 cumulative weeks during the year. Among a number of services it provides none is more valuable than the housing component. Limited income makes supportive housing and affordable housing a necessity. The City will work with two (2) organizations whose mission is to provide services to persons living with HIV/AIDS. AID Upstate will serve clients in Greenville and Pickens counties while Upper Savannah Care Services will serve persons living in Laurens county.

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## BARRIERS TO AFFORDABLE HOUSING

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This section documents current housing problems, particularly among those households which are eligible for federal assistance.

Indicators determining housing problems and needs include excessive and severe cost burden and physical inadequacy. Although very low income households comprise 11.8% of renter households, they account for 32% of renter households with housing problems.

As household income rises, housing problems tend to decrease, especially for low income households. For extremely low income renters, the incidence of housing problems averages around 62%.

Data shows that home owners in every income category are less likely to have housing problems than renters. Also, since fewer home owners fall into the lower income groups, the overall incidence of housing problems among owners is only 20%, compared to 36% among renters. Among homeowners, the extremely low-income households with housing problems comprise 53.6% of the population compared to 62% of renters.

There are certain households in Greenville which are classified as those with *worst case needs*. This group is defined as those families that live in substandard housing, expending over 30% of their income for housing. Approximately 29.2% of households expended over 50% of their income for housing.

Not unlike the trend with housing problems, the number of households with excessive and severe cost burdens declines as income rises. About 58% of renter households with incomes between 30% and 50% of the MSA median income expended over 30% of their income for rent, and about 22% expended over 50% of their income for rent.

The incidence of excessive and severe housing cost burden among owners is also highest for extremely low-income households. About 56% of extremely low-income home owners pay in excess 30% of their income on housing expenses while 25% suffer severe cost burden. For all owners, the incidence of excessive and severe cost burden is 26% and 12% respectively.

### ***EXCESSIVE HOUSING COST BURDEN***

Affordability is the most prominent housing problem in the City, and is most difficult for very low-income renter households. Of the total renter occupied households, 32% reported gross rents that exceeded 30% of their 1999 income and 16% reported housing costs which exceeded 50% of their income.

## ***MINORITY HOUSING NEEDS***

As mentioned above, the total African-American population of Greenville, at 19,335, comprises 34% of the City's total population. While 7,663 (31%) of all occupied housing units in the City are occupied by African-Americans, a significantly larger percentage of African-Americans are concentrated within the Special Emphasis Neighborhoods. While the African-American population increased considerably between 1970 and 1980, the current Census has revealed a slight decline in the population during the past decade by 1%.

In the City of Greenville, minorities have represented a disproportionately higher number of very low and low-income households. Within the neighborhood setting, the majority of all housing in predominately minority low-income single-family areas is rental. The number of African-Americans living in public or assisted housing is also disproportionately high. Because of these numbers, the City has focused a significant portion of its program resources towards the provision of affordable home ownership and rental opportunities.

## ***HOUSING AVAILABILITY***

In Greenville, very low and extremely low-income households have the most difficulty in finding affordable housing (for less than 30% of their income). This does not mean however that there are too few units to meet the demand, or that housing production is falling short of increases in the number of households.

While the overall supply of housing seems to be adequate, some specific categories of housing are in short supply. This supports the already identified problem that large families, needing at least three (3) bedrooms, have much more difficulty finding rental units in Greenville. Efficiency and one (1) bedroom units, which accommodate individuals and childless couples, are also more readily available.

## ***HOUSING AFFORDABILITY AND ACCESSIBILITY***

Housing supply in Greenville has followed the pace of demand, meaning that supply is neither excessive nor deficient. This phenomenon, coupled with the fact that most of the rental property available to low and very low income households is owned by a few individuals, means that tenants are forced to pay excessive rents. Home ownership is out of reach for many low and moderate income individuals and families. Overall, housing costs are too excessive for lower income families to consider home ownership.

Nearly 23% of the lowest income renters have excessive rent burden, and over 58% have severe cost burden. As household income rises the incidence of affordability problems declines significantly. Practically no renters with incomes over 50% of MSA median have severe cost burden and renters with income over 80% have almost no indication of severe cost burden or excessive rent burden. These data when examined along with the fact that there appears to be an ample supply of rental units suggests that elevating the

purchasing power of low-income renters through subsidy, etc., would give them greater access to affordable rental housing from the existing stock.

The special needs population is typically an underserved group. They include the frail elderly and elderly, disabled, mentally and physically challenged, persons living with HIV/AIDS, and those living with substance abuse problems. Among the housing choices are transitional housing, supportive housing, and subsidized housing. Each has its own distinct needs, which are addressed individually in this document. Many special needs individuals require supportive services to maintain daily activities.

### ***OBSTACLES TO ADDRESSING HOUSING***

The cost of housing is the primary barrier to developing, improving, and maintaining affordable housing for low and moderate income households in Greenville. The public policies of taxation, land use controls, zoning, fees and charges, growth limits, and building codes were not found to be barriers to affordable housing in the jurisdiction. The City acts as an ally in the efforts to expand affordable housing stock, seeking to change or waive the impact of public policies where such policies function as barriers to affordable housing.

### **AFFIRMATIVELY FURTHERING FAIR HOUSING**

The City of Greenville remains committed to fair housing through its partnership with the Greenville County Human Relations Commission. The City provides funding to maintain staff and materials to promote and protect individuals' rights. Among its services are the research of alleged discrimination complaints and requests for assistance, counseling, mediation of landlord/tenant disputes, and the development of the Analysis of Impediments to Fair Housing (AI). The Analysis of Impediments is a comprehensive review of policies and practices that affect the location, availability, and accessibility of housing, and an assessment of conditions affecting fair housing. Impediments are actions, omissions, or decisions that restrict housing choices on the basis of race, color, sex, disability, familial status, or national origin.

The HRC continues to implement the strategies as part of the Analysis of Impediments which is updated regularly. Strategies rely on cooperation and partnerships with community-based organizations, local governments, and the business community. The study found impediments to fair housing choice were associated with the following: fair housing education, public transportation, credit education and counseling, mortgage lending practices, affordable housing choices, employment, homeownership opportunities, zoning policies, and lead-based paints disclosure requirements. Emphasis has been placed on increasing lending opportunities to minority and low income areas, fair housing education, and credit counseling. The Greenville County Human Relations Commission (HRC) is preparing the AI for completion in July 2012.

Listed below are the strategies the Human Relation Commission and Community Development are undertaking this year to affirmatively further Fair Housing:

- Implementation of the KEY Program. KEY addresses the barriers to housing choice. Not only does the program work with potential homebuyers through education and counseling but banks as well. Several banks are part of the task force supporting this initiative. Consequently, they are allowing more flexibility with their lending products;
- Continued outreach and awareness of tenant/landlord issues. The HRC staff attends neighborhood association meetings to provide assistance and education. Greenville has experienced an influx of Hispanic citizens. Brochures translated in Spanish and an interpreter has been utilized to bridge the language barrier may that become an obstacle to Fair Housing;
- Continued advocacy against predatory lending by providing and endorsing e predatory lending workshops. Predatory lending targets seniors and minority groups. The HRC's workshops and sessions help citizens recognize and report predatory lending practices;
- The City of Greenville, Greenville County Redevelopment Authority, Greenville County Human Relations Commission, the Greenville Housing Fund and United Way of Greenville County are working to address the foreclosure issue in our community. Working together, the collaborative has designed a Toughtimes Toolkit located at the SC Department of Employment and Workforce and other agencies that provide assistance with employment research and on the United Way website. The Toolkit includes community-wide information and resources available to citizens to navigate a loss of employment, layoff, illness or other crisis;
- HRC is also working with the SC State Housing Finance and Development Authority to assist homeowners who are risk of losing their homes to foreclosure through SC Mortgage HELP. The South Carolina Homeownership and Employment Lending Program (SC HELP) was designed based on the experience that every homeowner's situation is unique and that homeowners have complex needs. The Housing Authority has designed five program options to help eligible homeowners who are at risk of mortgage loan default or foreclosure.

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# 2012-2013 ANNUAL ACTION PLAN

## CITY OF GREENVILLE, SC

### OTHER ACTIONS

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#### LEAD-BASED PAINT HAZARDS

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Low income residents are more at-risk of lead exposure than any other group due to the dilapidated condition of many of the units that are affordable to low income residents. Most of these units are rental units. These housing units often pose a serious threat to residents, children in particular.

Lead-based paint remains a critical issue because of the potential long-term health risks to pregnant women and children. For many years, a host of pamphlets and literature warned against children ingesting chipped and flaking paint from walls and window seals. New evidence suggests that air borne dust particles are just as lethal. Lead poisoning affects the central nervous system, kidneys, reproductive systems, stunts growth, and has been linked to poor school performances.

South Carolina Department of Health and Environmental Controls (DHEC) makes regular inspections of day care facilities, foster homes, and other facilities in addition to collaborating with the Department of Social Services to test infants and children receiving TANF benefits. Children aged six and under are DHEC's screening priority. This group is more vulnerable because it only takes a small amount of lead to cause damage. Even a pencil point of lead can cause irreversible effects to a child. Older children require higher levels of exposure and adults even more to be affected.

#### LEAD PAINT HAZARD REDUCTION

Lead abatement or control is a necessary procedure for an estimated 60% of Greenville's housing stock. The cost of these methods can be prohibitive as in many cases the cost to control have equaled or exceeded the value of the structure. This issue can have a dramatic impact on low income residents. The Community Development's Rental Rehabilitation Program provides assistance to rental property owners by offering loans up to \$20,000 per unit which can assist with lead control costs.



The City of Greenville's Community Development Division provides risk assessments through a licensed lead paint risk assessor for properties that are assisted under the Emergency Repair and Community Improvement Program (CIP). The results of these assessments are incorporated into the work write ups for the properties and are addressed by contractors with lead paint training. Properties are then cleared by an approved risk assessor. Properties assisted in the Paint the Town program are assumed to have lead paint present and are repainted by volunteers using safe work practices. Community Development staff has received training in risk assessment procedures.

The following outlines the City's Lead-Based Paint Policy: Lead-based paint is a particular hazard to young children, especially those six (6) years of age and younger. All children are at risk in homes where deteriorated lead-based paint and the dust from lead-based paint are present.

The City of Greenville's Community Development Division will make every effort to ensure children will not be exposed to increased levels of lead-based paint during renovation of owner-occupied houses. The Community Development Division will, therefore, as part of its normal operating procedure require the following:

- 1) All children under the age of ten (10) living in the home or who visit the home on a regular basis must be tested for elevated blood lead levels before any rehabilitation work may begin. An elevated blood level is defined as a blood lead level of 10 micrograms per deciliter or more. If a child is determined to have a blood lead level of 20 micrograms per deciliter or above for a single test or has a blood lead level of 15-19 micrograms per deciliter in two tests taken at least three months apart then immediate environmental intervention is required. The Community Development Division will notify the Greenville Health Department for such intervention.
- 2) All children under the age of ten (10) shall be removed from the home during the actual renovation work. An exception to this requirement is possible if all work will be performed on the exterior only and a Certified Lead-Based Paint Risk Assessor determines that no lead hazard exists.
- 3) Homeowners must agree that children will not be allowed back into the home until clearance is achieved by a Certified Risk-Assessor, lead-based paint Inspector, or Clearance Technician.
- 4) Temporary Relocation of inhabitants is required unless: (a) the work will not disturb lead-based paint or lead-based paint hazards; (b) only exterior work is being conducted and openings to the interior are closed during the work and lead-hazard-free entry to the dwelling is provided; (c) the interior work

will be completed in 8 hours, the work sites are contained to prevent dust release into other areas, and no other health or safety hazards are created; or (d) interior work will be completed in 5 consecutive days, work sites are contained, no

- 5) Other health or safety hazards are created, work sites and areas 10 feet from the containment are cleaned at the end of each work day, and occupants have safe access to sleeping, kitchen and bathroom facilities. **Note:** Relocation of elderly residents will not be required as long as the elderly resident provides informed consent before commencement of the work.
- 6) All work is to be performed by contractors who are certified to perform interim control work or abatement as defined by HUD and EPA, and therefore, are trained in safe work practices.

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## MONITORING

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Monitoring objectives are guided by CDBG and HOME Program regulations. The monitoring process ensures that the Community Development housing and community development projects comply with Federal regulations. Applicable regulations include 24 CFR 570.501(b), 24 CFR 570.502, 24 CFR 85.40, and 24 CFR 92.504. Community Development continues to implement ongoing strategies for monitoring its subrecipients, contractors, developers, consultants, and CHDOs. The City enters into written contractual agreements with subrecipients, contractors, developers, CHDOs, and others to establish their responsibilities under the CDBG and HOME Programs.

Community Development annually monitors recipients' activities in an effort to reinforce proper management control and accountability of each CDBG and HOME funded project. The Division tracks performance activities through periodic and routine on-site and desk reviews. Subrecipients and contractors' activities are closely evaluated to ascertain levels and degrees of progress, and identify potential problem areas where corrective strategies can be implemented. As a part of the monitoring process, the City requires funded recipients submit regular written reports to justify requests for monetary draws and to report on the progress of activities to date. Special attention via consultations and/or technical assistance is readily available to subrecipients and contractors to acquaint them with the City's processes and procedures for delivering quality products and services to low and moderate income residents in accordance with Federal guidelines. Program recipients are always encouraged to contact the City at any time with technical inquiries or questions about programmatic issues.

Fiscal year 2010-2011 was the twenty-second year that the City of Greenville was awarded a Certificate of Achievement for Excellence in Financial Reporting by GFOA, the Government Finance Officer's Association of the United States and Canada. Additionally, the City hires, annually, an independent auditor to conduct performance and financial audits of its departments and divisions. The audits determine and report on whether the City's internal control systems are in compliance with applicable laws and regulations. The independent auditor performs tests of these controls to evaluate the effectiveness of the design and operation of the policies and procedures in preventing or detecting material noncompliance. These tests include examining whether:

- < Performance measurements are commensurate with applicable benchmarks;
- < Funded projects or activities are being carried out with adequate control over program and financial performance in a way that minimizes opportunities for mismanagement, waste, and abuse, especially in procurement and construction management; and,
- < Limitations and ceilings on administrative costs or public services are not exceeded.

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## **ANTI-POVERTY STRATEGY**

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The City's anti-poverty strategy includes all those actions listed above. The City has developed two comprehensive revitalization strategies for the Green Avenue and Viola Street Neighborhoods and master plans for West Greenville, Greenline-Spartanburg, Haynie-Sirrine, Sterling, and Nicholtown Neighborhoods. These plans have been developed with the aid of the residents to create partnerships throughout implementation.

Beyond the bricks and mortar, the City has invested a significant amount of its resources to the creation and implementation of the KEY and LADDER Programs. Both comprehensive programs were developed in coordination with a number of participating agencies to build human capacity.

The two programs were designed to address the root causes of poverty. LADDER, the comprehensive job training/placement program, offers upward employment mobility. The increase in living wages helps families and adults to build wealth and achieve homeownership. The KEY, the comprehensive housing program, step by step assists persons in achieving homeownership.

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## **MINORITY/WOMEN BUSINESS OUTREACH**

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The City realizes a need to increase minority/women business participation. As a result, the Procurement Administrator and staff participate in minority sponsors exhibits and shows. A special brochure has been developed in addition to a link on the City's web site to encourage minority participation. Both guide business owners on working with the City to develop competitive bids. In an effort to introduce minority contractors to our housing development partners, Community Development will host a breakfast meeting where these groups will be able to interact and discuss mutually beneficial endeavors. The breakfast will be held mid-2012.

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# 2012-2013 ANNUAL ACTION PLAN

## CITY OF GREENVILLE, SC

### PROGRAM SPECIFIC REQUIREMENTS

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#### HOME SPECIFIC REQUIREMENTS

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##### HOME /ADDI PROGRAM

ADDI Program:

The City of Greenville does not receive ADDI Program Funding.

HOME Program:

The City anticipates receiving \$230,111 in HOME Investment Partnership Program funding and has \$9,277 in program income for a total of \$239,388. The City of Greenville uses its HOME funds for both Homeowner Rehabilitation and Home Buyer Down Payment Assistance Programs. During the 2012-2013 fiscal year, HOME funds will not be used to provide down payment assistance by the City nor its CHDOs or other entities.

The City of Greenville utilizes the recapture provisions offered in the HOME Program regulations. Below is a description of our Recapture Provisions for both programs.

Homeowner Rehabilitation - The City offers forgivable loans for qualified homeowners to repair substandard owner occupied houses. The City's maximum forgivable loan, secured as a soft second mortgage is \$24,500. The mortgage shall be a five (5) or ten (10) year deferred payment loan depending on the amount of subsidy provided (<\$15,000-5 year; ≥\$15,000 – 10 year). Loans are forgiven at the rate of 1/60<sup>th</sup> or 1/120<sup>th</sup> per month. Upon any transfer of the property during the five or ten year period, the pro-rated portion of the loan is due and payable in full to the City of Greenville. The City will negotiate a repayment plan based on income in order to recover the HOME funds in a timely manner. All recaptured HOME funds will only be used for HOME eligible activities.

Homeowner Down Payment Assistance Program. Typically, the City offers mortgage subsidies for qualified buyers. This assistance is considered direct subsidy to the home buyer. The City's maximum mortgage subsidy, secured as a soft second mortgage does not

exceed \$20,000 per home buyer. The mortgage shall be a five (5) or ten (10) year deferred payment loan depending on the amount of HOME subsidy provided (<\$15,000-5 year;  $\geq$ \$15,000 – 10 year). Loans are forgiven at the rate of 1/60<sup>th</sup> or 1/120<sup>th</sup> per month. The subsidy provided shall be the difference between the maximum loan that the potential home buyer can afford and the sales price. Under no circumstance will the City's mortgage subsidy exceed what is necessary to qualify the potential home buyer for a first mortgage.

Upon any sale of the property during the five or ten year affordability period, the pro-rata reduction of recapture amount during the affordability period is due and payable to the City of Greenville. The City will limit the amount to be recaptured to the net proceeds available from the sale. All recaptured HOME funds will be used for HOME eligible activities only.

### **HOME MATCH**

The City of Greenville's 2012-2013 allocation of HOME funds is \$230,111. Since the City of Greenville has been designated a distressed community, our HOME Match responsibility is equal to 12.5% of our allocation. *The City has \$5,680,515.46 in excess match carried over to the next federal fiscal year from the 2010-2011 CAPER, the most recently completed CAPER.*

We anticipate that the HOME Match for the 2012-2013 program year will come from the City of Greenville's Capital Improvements Program (CIP). The projects listed below serve development fueled with HOME funds and began last year.

- The City of Greenville has included \$132,000 in its Capital Improvement Program budget for the 2012-2013 fiscal year. The funding will be used to complete Phase II improvements on Mt. Eustis Street in the Greenline-Spartanburg neighborhood. Phase II includes construction of a new public street, sanitary sewer, Stormwater, drinking water, sidewalks, and streets adjacent to Mt. Eustis and Mt. Zion Streets. Genesis Homes, our development partner, is developing a 20-unit residential affordable workforce single family for sale and rental units.

### **COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOS)**

A CHDO is a private nonprofit, community-based service organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves. Certified CHDOs receive certification from a PJ indicating that they meet certain HOME Program requirements and therefore are eligible for HOME funding.

The City of Greenville works with three CHDO organizations including Genesis Homes, Greenville Housing Futures and Homes of Hope. These CHDOs work with the City to help meet its goals of providing affordable workforce housing for low-to-moderate income families.

During the 2012-2013 fiscal year, Genesis Homes will receive \$63,000 in HOME funding to develop four affordable rental units in the Nicholtown and Greenline-Spartanburg neighborhoods. In addition, Homes of Hope will receive \$21,000 in HOME funding for the fifth and final year of relocation assistance for the Kingsview Pointe development. This funding represents 36.5% of the City's HOME allocation.

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### **CDBG SPECIFIC REQUIREMENTS**

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The City of Greenville's 2012-2013 total allocation of CDBG funds is \$820,878. HUD will grant an estimated \$820,878 and the City has \$5,966 in program income for a total of \$826,844. Community Development seeks to focus the CDBG funds within the City's special emphasis neighborhoods to promote revitalization and redevelopment. The special emphasis neighborhoods meet the HUD definition of low-to-moderate income areas. In focusing resources in these areas, the great majority (over 90 percent) of CDBG funds are used to assist low to moderate income people. The City helps support many public services with CDBG funds including: the After School Tutorial program; the Comprehensive Housing Counseling (KEY program); the Comprehensive Jobs Training (LADDER program); and the Fair Housing Counseling program. The City is able to provide partial funding for these services, while expending less than 15 percent of its CDBG funds.

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# 2012-2013 ANNUAL ACTION PLAN CITY OF GREENVILLE, SC

## APPENDICES

*Community Challenge and TIGER II Grant Project*

*Residential Anti-Displacement and Relocation Assistance Plan*

*Table 3A*

*Table 3B*

*Public Meeting Announcement and City of Greenville*



# Connections for Sustainability:

## Linking Greenville's West Side to Jobs and Open Space

- ❖ The City applied for and received \$1.8 million in grant funding to support a 3-year planning effort to make connections between affordable housing, transportation options, and economic development opportunities in Greenville with a focus on the west side.

## 1 - Citywide planning

- develop a citywide housing strategy
- evaluate the development approval process to improve efficiency
- create a Bus Rapid Transit (BRT) and Transit Oriented Development (TOD) plan
- develop zoning and building codes to support TOD
- create baseline data and develop metrics to measure change
  - analysis of 2010 Census data by Clemson graduate students

## 2 - West side planning

- inventory of existing plans for the west side of Greenville
- perform real estate study for community park
- utilize Brownfield funds for environmental site assessments of west side properties
- utilize CDBG & HOME funds for energy efficient affordable housing in study area
- comprehensive planning for Greenville's west side
  - develop economic development component
  - develop programming plan for community park
  - utilize findings from the housing strategy and BRT & TOD plans
  - evaluate alternative scenarios to choose best vision for the future

## 3 - Education and outreach

- hire a Livability Educator
  - develop Livability Curriculum to engage youth in the planning process
  - coordinate with Furman's Shi Center for Sustainability
- develop Outreach program
  - speaker series, film series, and public education opportunities
  - develop web page and other marketing materials
- utilize space in West Greenville Community Center for the Livability Studio
  - Livability Studio will promote community involvement in the planning effort
  - public meeting space, display area, computer lab, and classroom space

## 4 - Community involvement

- maintain communication with neighborhoods throughout 3-year grant period
- form Focus Teams (comprised of interested citizens, City staff, & stakeholders)
  - Transportation; Housing; Parks and Trails; Economic Development; & Policy and Implementation
- form Alignment Team to steer all planning efforts and coordinate Focus Teams
  - hire consultant as the Alignment Team leader



## **RESIDENTIAL ANTIDISPLACEMENT AND RELOCATION ASSISTANCE PLAN**

This Residential Antidisplacement and Relocation Assistance Plan (RARAP) is prepared by the City of Greenville in accordance with the Housing and Community Development Act of 1974, as amended; and HUD regulations at 24 CFR 42.325 and is applicable to our CDBG<sup>1</sup>, UDAG and/or HOME-assisted projects.

### **Minimize Displacement**

Consistent with the goals and objectives of activities assisted under the Act, the City of Greenville will take the following steps to minimize the direct and indirect displacement of persons from their homes:

- Coordinate code enforcement with rehabilitation and housing assistance programs.
- Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent undue financial burden on established owners and tenants.
- Arrange for facilities to house persons who must be relocated temporarily during rehabilitation.
- Adopt policies to identify and mitigate displacement resulting from intensive public investment in neighborhoods.
- Where feasible, give priority to rehabilitation of housing, as opposed to demolition, to avoid displacement.
- If feasible, demolish or convert only dwelling units that are not occupied or vacant occupiable dwelling units (especially those units which are “lower-income dwelling units” (as defined in 24 CFR 42.305).
- Target only those properties deemed essential to the need or success of the project.

### **Relocation Assistance to Displaced Persons**

The City of Greenville will provide relocation assistance for lower-income tenants who, in connection with an activity assisted under the CDBG and HOME Programs, move permanently or move personal property from real property as a direct result of the demolition of any dwelling unit or the conversion of a lower-income dwelling unit in accordance with the requirements of 24 CFR 42.350. A displaced person who is not a lower-income tenant will be provided relocation assistance in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR Part 24.

### **One-for-One Replacement of Lower-Income Dwelling Units**

The City of Greenville will replace all occupied and vacant occupiable lower-income dwelling units demolished or converted to a use other than lower-income housing in connection with a project assisted with funds provided under the CDBG and HOME Programs in accordance with 24 CFR 42.375.

Before entering into a contract committing the City of Greenville to provide funds for a project that will directly result in demolition or conversion of lower-income dwelling units, the City of Greenville will make public by publication in the Greenville News and submit to HUD the following information in writing:

1. A description of the proposed assisted project;
2. The address, number of bedrooms, and location on a map of lower-income dwelling units that will be demolished or converted to a use other than as lower-income dwelling units as a result of an assisted project;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. To the extent known, the address, number of lower-income dwelling units by size (number of bedrooms) and location on a map of the replacement lower-income housing that has been or will be provided.
5. The source of funding and a time schedule for the provision of the replacement dwelling units;
6. The basis for concluding that each replacement dwelling unit will remain a lower-income dwelling unit for at least 10 years from the date of initial occupancy; and

7. Information demonstrating that any proposed replacement of lower-income dwelling units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units), or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size, is appropriate and consistent with the housing needs and priorities identified in the HUD-approved Consolidated Plan and 24 CFR 42.375(b).

To the extent that the specific location of the replacement dwelling units and other data in items 4 through 7 are not available at the time of the general submission, the City of Greenville will identify the general location of such dwelling units on a map and complete the disclosure and submission requirements as soon as the specific data is available.

#### **Replacement not Required Based on Unit Availability**

Under 24 CFR 42.375(d), the City of Greenville may submit a request to HUD for a determination that the one-for-one replacement requirement does not apply based on objective data that there is an adequate supply of vacant lower-income dwelling units in standard condition available on a non-discriminatory basis within the area.

#### **Contacts**

The City of Greenville's Community Development Division (864.467.4570) is responsible for tracking the replacement of lower income dwelling units and ensuring that they are provided within the required period.

The City of Greenville's Community Development Division (864.467.4570) is responsible for providing relocation payments and other relocation assistance to any lower-income person displaced by the demolition of any dwelling unit or the conversion of lower-income dwelling units to another use.

*<sup>1</sup>CDBG programs include: Entitlement Community Development Block Grant (CDBG) Program, State CDBG Program, CDBG Small Cities Program, Section 108 Loan Guarantee Program, CDBG Special Purpose Grants Program, and the Neighborhood Stabilization Program (NSP).*

**Table 3A**  
**Summary of Specific Annual Objectives**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Sources of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Outcome/ Objective*</b>
	<b>Rental Housing Objectives</b>					
G1-O2	Rehab assistance for rental housing	CDBG	Rental units rehab	0		DH-1,2,3
G1-O4	Produce affordable rental	HOME	Rental units new	4		DH-1,2,3
	<b>Owner Housing Objectives</b>					
G1-O1	Rehab assistance for owner occupied housing	CDBG	Homeowner units rehab	23		DH-2,3
G1-O4	Produce affordable homeownership	HOME	Homeowner units new	0		DH-1,2,3
G1-O4	Support housing counseling program	CDBG	Individuals served	67		DH-1,2,3
	<b>Homeless Objectives</b>					
G1-O7	End Chronic Homelessness	CDBG/ HOME	Reduce homelessness	unknown		DH-1,2,3 SL-1,2
G3-O1	Provide employment training and job readiness	CDBG	Individuals served	30		EO-1,3
	<b>Special Needs Objectives</b>					
G1-O6	Assist in the creation of special needs housing	CDBG/ HOME	Increase housing	unknown		DH-1,2,3 SL-1,2
G3-O1	Provide employment training and job readiness	CDBG	Individuals served	30		EO-1,3
	<b>Community Development Objectives</b>					
G1-O4	Produce affordable homeownership	CDBG	Homeowner units new	0		DH-2,3
G2-O3	Support code enforcement and demolition of blighted properties	CDBG/ HOME	Demolished units	12		SL-1,2,3
	<b>Infrastructure Objectives</b>					
G2-O1	Address neighborhood infrastructure needs	City CIP	Dollars for infrastructure	\$132,000		SL-1,3
G3-O3	Ensure residents have transportation options	Community Challenge/ TIGER II	Community-wide planning	Complete Transit Analysis		SL-1,2,3 EO-1,2,3
	<b>Public Facilities Objectives</b>					
G2-O4	Support After School Tutorial	CDBG	Individuals served	135		SL-1,3
G2-O6	Develop and enhance recreational opportunities	Community Challenge/ TIGER II	Community-wide planning	Create Park Plan		SL-1,3
	<b>Public Services Objectives</b>					
G2-O2	Support safety and crime prevention in neighborhoods		Reduce crime			SL-1,3 EO-1,3
G3-O4	Support healthy communities	CDBG	Assist with community gardens	2		SL-1,2,3 EO-1,2,3
	<b>Economic Development Objectives</b>					
G3-O1	Provide employment training and job readiness	CDBG	Individuals served	30		EO-1,3
G3-O2	Provide employment through creation and retention of businesses	CDBG	Assist small businesses	3		EO-1,2,3

	<b>Neighborhood Revitalization/Other</b>					
G1-O3	Acquire property and substandard housing for revitalization	HOME	Properties acquired	5		DH-1,2 SL-3
G1-O5	Promote energy efficiency and sustainable building practices	CDBG/ HOME	Energy-efficient rehab units	5		DH-3 SL-1,2,3
G1-O8	Engage in planning, education activities, and advocacy.	Community Challenge/ TIGER II	Community-wide planning	Complete Housing Strategy		DH-1,2,3 SL-1,2,3
G2-O5	Support and advocate for Fair Housing	CDBG	Individuals served	180		DH-1,2,3 SL-1,2,3
G3-O5	Support for neighborhood residents	CDBG	Support GAP program	\$15,000		SL-1,2,3 EO-1,2

**Table 3B**  
**ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

Grantee Name: City of Greenville, SC Program Year: 2012-2013	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS (Sec. 215 Only)</b>						
Homeless households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	12		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	20		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	32		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>RENTAL GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	4		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	7		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	2		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	23		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	25		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	5		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	4		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	23		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	32		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</b>						
Annual Rental Housing Goal	7		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	25		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	32		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>







## **2012-2013 ANNUAL ACTION PLAN PUBLIC MEETING**

The City of Greenville's Community Development Division would like you to join us at our 2012-2013 Annual Action Plan Public Meeting. We will discuss this upcoming program year's activities and funding allocations. This is a part of the planning process which allows the public to comment and provide input on Community Development's proposed plans.

**PURPOSE:** TO FACILITATE PUBLIC PARTICIPATION AND PROVIDE RESIDENTS AN OPPORTUNITY TO COMMENT ON THE CITY'S FUNDING AND PLANNING DIRECTION FOR THE 2012-2013 PROGRAM YEAR.

**TIME:** 6:00 P.M.

**DATE:** TUESDAY May 29<sup>th</sup> , 2012

**PLACE:** CITY HALL – 206 S. MAIN STREET,  
1<sup>st</sup> FLOOR CONFERENCE ROOM

Please contact the Community Development Office  
at (864) 467-4574 for further information.



## **The City of Greenville Annual Action Plan 2012-2013**

### **Notice of Public Meeting and Comment Period**

A public meeting will be held on Tuesday, May 29th, 2012 at 6:00pm in the 1st floor conference room of City Hall, at 206 S. Main Street in downtown Greenville.

The City's Community Development division will discuss this upcoming program year's activities and funding allocations. This is a part of the planning process which allows the public to comment and provide input on Community Development's proposed plans as they develop their Annual Action Plan.

The Annual Action Plan shapes Community Development's strategy for addressing citywide housing, creating suitable living environments, and economic development opportunities particularly in low-to-moderate income neighborhoods. The plan outlines the goals, priorities, and implementation of activities for the 2012-2013 program year.

Submission of the Annual Action Plan serves as the City's application for funding under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) and HOME Investment Partnership programs. CDBG funds can be used to assist low and moderate income persons, prevention or elimination of slum or blight, and to meet an urgent need. HOME funds are primarily used to create affordable housing opportunities for low to moderate income persons.

A draft Annual Action Plan and the Community Development Residential Anti-Displacement and Relocation Assistance Plan will be available for review beginning Wednesday, May 16th, 2012 at the following locations:

- Greenville County Library, South Carolina Room, 25 Heritage Green Place;
- Community Centers (Juanita Butler, Nicholtown, West Greenville, and David Hellams);
- Community Development Office, 6th Floor-City Hall, 206 S. Main St.; and
- Community Development Website: <http://www.greenvillesc.gov/CommDev/>

Written comments will be accepted until the end of the day on June 14th, 2012 and can be sent to

Community Development, P.O. Box 2207, Greenville, SC 29602,  
Attn: Wayne Leftwich, Community Planner  
or e-mailed to [wleftwich@greenvillesc.gov](mailto:wleftwich@greenvillesc.gov)

For further information, please call Wayne Leftwich at 864-467-4574.

**Notice of Substantial Amendment  
to the Consolidated Plan**  
The City of Greenville  
Community Development Division

The Department of Housing and Urban Development has strengthened the requirements for Resale and Recapture under the HOME program. The City of Greenville is proposing to amend the Consolidated Plan to address these new changes. The changes to the Consolidated Plan are listed below:

**HOME Resale and Recapture**

The City of Greenville uses its HOME funds for both Homeowner Rehabilitation and Home Buyer Down Payment Assistance Programs. We utilize the recapture provisions offered in the HOME Program regulations. Below is a description of our Recapture Provisions for both programs.

Homeowner Rehabilitation - The City offers forgivable loans for qualified homeowners to repair substandard owner occupied houses. The City's maximum forgivable loan, secured as a soft second mortgage is \$24,500. The mortgage shall be a five (5) or ten (10) year deferred payment loan depending on the amount of subsidy provided (<\$15,000-5 year; >\$15,000 – 10 year). Loans are forgiven at the rate of 1/60th or 1/120th per month. Upon any transfer of the property during the five or ten year period, the pro-rated portion of the loan is due and payable in full to the City of Greenville. The City will negotiate a repayment plan based on income in order to recover the HOME funds in a timely manner. All recaptured HOME funds will only be used for HOME eligible activities.

Homeowner Down Payment Assistance Program. Typically, the City offers mortgage subsidies for qualified buyers. The City's maximum mortgage subsidy, secured as a soft second mortgage does not exceed \$20,000. The mortgage shall be a five (5) or ten (10) year deferred payment loan depending on the amount of subsidy provided (<\$15,000-5 year; >\$15,000 – 10 year). Loans are forgiven at the rate of 1/60th or 1/120th per month. The subsidy provided shall be the difference between the maximum loan that the potential home buyer can afford and the sales price. Under no circumstance will the City's mortgage subsidy exceed what is necessary to qualify the potential home buyer for a first mortgage. Upon any transfer of the property during the five or ten year period, the pro-rated portion of the loan is due and payable in full to the City of Greenville. The City will negotiate a repayment plan based on income in order to recover the HOME funds in a timely manner. All recaptured HOME funds will only be used for HOME eligible activities. The City of Greenville has not allocated any of its HOME funding for down payment assistance during the 2012-2013 fiscal year.

The Comments will be accepted for the Substantial Amendment to the Consolidated Plan  
until June 26, 2012 at 5:00 p.m.

Please call (864)467-4574 for further information or questions.





## **Notice of Substantial Amendment to the Consolidated Plan**

The City of Greenville  
Community Development Division

The Department of Housing and Urban Development has strengthened the requirements for Resale and Recapture under the HOME program. The City of Greenville is proposing to amend the Consolidated Plan to address these new changes.

A public meeting will be held on Tuesday, May 29th, 2012 at 6:00pm in the 1st floor conference room of City Hall, at 206 S. Main Street in downtown Greenville.

The City's Community Development division will discuss the amendment to the Consolidated Plan and address this upcoming program year's activities and funding allocations. This is a part of the planning process which allows the public to comment and provide input on Community Development's proposed plans as they develop their Annual Action Plan.

The Substantial Amendment to the Consolidated Plan will be available for review and comment, beginning May 27th: Community Development Division Office,  
6th Floor, City Hall;  
and online at:

**[http://www.greenvillesc.gov/neighborhoods/comm\\_development.asp](http://www.greenvillesc.gov/neighborhoods/comm_development.asp)**

Please call (864)467-4574 for further information or questions.  
Comments will be accepted for the Substantial Amendment  
until June 26, 2011 at 5:00 p.m.

**2012-13 Annual Action Plan  
PUBLIC Meeting  
City Hall, First Floor Conference Room  
Tuesday, May 29, 2012  
6:00 P.M.**

**Purpose: Community Development is updating the public on its Annual Action Plan and Budget for 2012-13 as well as addressing the Substantial Amendment to the Consolidated Plan.**

**AGENDA**

- Welcome, Introduction, & Purpose.....Wayne Leftwich
- Review of Proposed Budget and Substantial Amendment .....Wayne Leftwich
- **Public Comments**
- Closing Remarks/Adjournment.....Wayne Leftwich

Thank you for your participation and support.

Written comments will be accepted until June 14<sup>th</sup>, 2012 and can be sent to:  
Community Development, P.O. Box 2207, Greenville, SC 29602,  
Attn: Wayne Leftwich, Community Planner  
or e-mailed to [wleftwich@greenvillesc.gov](mailto:wleftwich@greenvillesc.gov)

A draft Annual Action Plan will be available for review at the following locations:

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For further information, please call Wayne Leftwich at 864-467-4574.